

Last revised: August 1, 2017

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-12491  
Ronald A. Conti, Jr. and Stephanie A. Conti Judge: ABA

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: 12/14/17  
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: \_\_RN\_\_

Initial Debtor: \_\_RAC\_\_

Initial Co-Debtor: \_\_SAC\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 908.00 per month to the Chapter 13 Trustee, starting on January 1, 2018 for approximately 50 of 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
ISABEL BALBOA, TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
RONALD E. NORMAN, ESQ.	ADMINISTRATIVE	BALANCE DUE: \$3,200.00
IRS	PRIORITY	\$850.35 (per Proof of Claim)

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid

**Part 4: Secured Claims**

<b>a. Curing Default and Maintaining Payments on Principal Residence:</b> <input type="checkbox"/> NONE The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:					
Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Bank of America/Real Time Solutions	23 Cape Cod Dr. Turnersville, NJ 08012	\$17,526.25 (per Proof of Claim)	0	\$17,526.25 (per Proof of Claim)	\$129.00
Select Portfolio Servicing, Inc.	23 Cape Cod Dr. Turnersville, NJ 08012	\$5,772.69 (per Proof of Claim)	0	\$5,772.69 (per Proof of Claim)	\$1,626.00

  

<b>b. Curing and Maintaining Payments on Non-Principal Residence &amp; other loans or rent arrears:</b> <input checked="" type="checkbox"/> NONE The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:					
Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

  

<b>c. Secured claims excluded from 11 U.S.C. 506:</b> <input checked="" type="checkbox"/> NONE The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:				
Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan ☒ NONE**

The following secured claims are unaffected by the Plan:

<b>g. Secured Claims to be Paid in Full Through the Plan:</b> <input type="checkbox"/> NONE			
Creditor	Collateral	Total Amount to be Paid Through the Plan	
Ally Financial	2001 Chevy Silverado (debtor no longer has vehicle in his possession)	\$753.40	

<b>Part 5: Unsecured Claims</b> <input type="checkbox"/> NONE
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<p><b>a. Not separately classified</b> allowed non-priority unsecured claims shall be paid:</p> <p><input checked="" type="checkbox"/> Not less than \$ <u>100% timely filed claims</u> to be distributed <i>pro rata</i></p> <p><input type="checkbox"/> Not less than _____ percent</p> <p><input type="checkbox"/> <i>Pro Rata</i> distribution from any remaining funds</p> <p><b>b. Separately classified unsecured</b> claims shall be treated as follows:</p>			
Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
US Dept. of Education	Student Loans	Outside Ch. 13 Plan	0.00

<b>Part 6: Executory Contracts and Unexpired Leases</b> <input checked="" type="checkbox"/> NONE
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<p>(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)</p> <p>All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:</p>				
Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

<b>Part 7: Motions</b> <input type="checkbox"/> NONE
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**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Kennedy Health Systems	Real & Personal	Judgment	\$1,046.20	\$114,686.00	\$32,218.00	\$126,114.00	\$1,046.20
Capital One Bank (DC00131211)	Real & Personal	Judgment	\$2,309.35	\$207,843.00	\$31,768.00	\$267,663.00	\$2,309.35
Capital One Bank (DC00693611)	Real & Personal	Judgment	\$2,306.05	\$207,843.00	\$31,768.00	\$267,663.00	\$2,306.05
Asset Acceptance, LLC	Real & Personal	Judgment	\$825.08	\$114,686.00	\$32,218.00	\$126,114.00	\$825.08
Midland Funding, LLC (DC01537611)	Real & Personal	Judgment	\$608.84	\$114,686.00	\$32,218.00	\$126,114.00	\$608.84
Midland Funding, LLC (DC00082711)	Real & Personal	Judgment	\$717.76	\$114,686.00	\$32,218.00	\$126,114.00	\$717.76

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

<p><b>c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. <input checked="" type="checkbox"/> NONE</b></p> <p>The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:</p>						
Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured	
<b>Part 8: Other Plan Provisions</b>						



**a. Vesting of Property of the Estate**

☒ Upon confirmation

☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

1) Ch. 13 Standing Trustee commissions

2) Ronald E. Norman

3) Secured Creditors

4) Unsecured Creditors

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 2/7/17.

Explain below **why** the plan is being modified:

Plan is being modified to add secured claim of Ally Financial to be paid through Chapter 13 plan, as well as IRS as priority claim per Proof of Claim and listed unsecured claims to be paid 100% of timely filed claims. Also to list student loans to be paid outside the Chapter 13 Plan.

Explain below **how** the plan is being modified:

Added Ally Financial to Secured Claims to be paid in full through plan and added IRS to Priority section of plan. Listed unsecured claims to be paid 100% of timely filed claims to be distributed pro rata. Listed the student loans under Separately classified unsecured claims section plan.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 12/14/17

/s/ Ronald E. Norman  
Attorney for the Debtor

Date: 12/14/17

/s/ Ronald A. Conti, Jr.  
Debtor

Date: 12/14/17

/s/ Stephanie A. Conti  
Joint Debtor

### Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 12/14/17

/s/ Ronald E. Norman  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 12/14/17

/s/ Ronald A. Conti, Jr.  
Debtor

Date: 12/14/17

/s/ Stephanie A. Conti  
Joint Debtor

**Certificate of Notice Page 11 of 12**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Ronald A. Conti,, Jr.  
 Stephanie A. Conti  
 Debtors

Case No. 17-12491-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf901

Page 1 of 2  
 Total Noticed: 54

Date Rcvd: Jan 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2018.

db/jdb  
 516635813 Ronald A. Conti,, Jr., Stephanie A. Conti, 23 Cape Cod Dr, Turnersville, NJ 08012-2505  
 516635814 Advocare Delgiorno Pediatrics, 535 S Black Horse Pike, Blackwood, NJ 08012-2807  
 516635816 Andrew Sklar, Esquire, Sklar Law, LLC, 1200 Laurel Oak Rd # 102, Voorhees, NJ 08043-4317  
 516635817 +Asset Acceptance, LLC, 320 E Big Beaver Rd Ste 300, Troy, MI 48083-1271  
 516635818 Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413  
 516635819 CAMDEN COUNTY SCP DC00122615, 101 S 5th St, Camden, NJ 08103-4001  
 516635820 CAMDEN COUNTY SCP DC01537611, 101 S 5th St, Camden, NJ 08103-4001  
 516635822 CAMDEN COUNTY SPECIAL DC00291912, 101 S 5th St, Camden, NJ 08103-4001  
 +CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One Bank USA N, 15000 Capital One Dr,  
 Richmond, VA 23238-1119)  
 516635821 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285  
 516635826 Eamonn O'Hagan, Assistant U.S. Attorney U.S. Attorney's, 970 Broad St Dist OF,  
 Newark, NJ 07102-2534  
 516635827 Emerg Phy Assoc of S Jersey, 101 Carnie Blvd, Voorhees, NJ 08043-1548  
 516635829 +Fein, Such, Kahn & Shepard, P.C., 7 Century Dr Ste 201, Parsippany, NJ 07054-4673  
 516635830 Financial Recoveries, 200 E Park Dr, Mount Laurel, NJ 08054-1297  
 516635831 +Fulton, Friedman & Gullace, LLC, 28 E Main St, Rochester, NY 14614-1928  
 516635832 GLOUCESTER CTY SCP DC00082711, 1 N Broad St, Woodbury, NJ 08096-4602  
 516635833 GLOUCESTER CTY SCP DC00131211, 1 N Broad St, Woodbury, NJ 08096-4602  
 516635834 GLOUCESTER CTY SCP DC00693611, 1 N Broad St, Woodbury, NJ 08096-4602  
 516635835 Goldman & Warshaw, 34 Maple Ave # 101, Pine Brook, NJ 07058-9394  
 516635836 I C System Inc, PO Box 64378, Saint Paul, MN 55164-0378  
 516635840 KML Law Group, P.C., 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812  
 516635838 Kennedy Health, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020  
 516635839 Kennedy Health System, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020  
 516651631 +Kennedy Health System, c/o Andrew Sklar, Esquire, Sklar Law LLC,  
 1200 Laurel Oak Rd, Suite 102, Voorhees, NJ 08043-4317  
 516635842 +Nudelman, Klemm & Golub, P.C., 425 Eagle Rock Ave # 4, Roseland, NJ 07068-1787  
 516635843 +Nudelman, Klemm & Golub, PC, 425 Eagle Rock Ave # 4, Roseland, NJ 07068-1787  
 516635844 Ocwen, PO Box 24646, West Palm Beach, FL 33416-4646  
 516712045 +Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco,  
 Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 516635845 Pinnacle LLC/Resurgent, PO Box 10497, Greenville, SC 29603-0497  
 516635846 Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020  
 516803281 The Bank of New York Mellon, et al, c/o Bank of America, N.A., PO Box 31785,  
 Tampa, FL 33631-3785  
 516635851 U S Dept of Ed/Gsl/Atl, PO Box 4222, Iowa City, IA 52244-4222  
 516950220 US Department of Education, P O Box 16448, Saint Paul MN 55116-0448  
 516635852 US Dept Ed, PO Box 1030, Coraopolis, PA 15108-6030  
 516635855 VERIZON WIRELESS, 2 Verizon Pl, Alpharetta, GA 30004-8510  
 516635854 Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225  
 516635853 +Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,  
 Weldon Springs, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 11 2018 23:19:06 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jan 11 2018 23:19:03 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516635812 E-mail/Text: bankruptcy\_notifications@ccsusa.com Jan 11 2018 23:19:54 06 Progressive,  
 c/o Credit Coll, PO Box 607, Norwood, MA 02062-0607  
 516698151 E-mail/Text: ally@ebn.phinsolutions.com Jan 11 2018 23:18:20 Ally Financial,  
 PO Box 130424, Roseville MN 55113-0004  
 516865263 +E-mail/Text: bankruptcy@cavps.com Jan 11 2018 23:19:23 Cavalry SPV II, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 516635824 E-mail/Text: bankruptcy\_notifications@ccsusa.com Jan 11 2018 23:19:54 Credit Coll,  
 PO Box 607, Norwood, MA 02062-0607  
 516635825 E-mail/Text: Bankruptcy.Consumer@dish.com Jan 11 2018 23:19:02 DISH, 9601 S Meridian Blvd,  
 Englewood, CO 80112-5905  
 516863645 E-mail/Text: jennifer.chacon@spservicing.com Jan 11 2018 23:20:07  
 Deutsche Bank National Trust Company, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,  
 Salt Lake City, UT 84165-0250  
 516635828 E-mail/Text: bknotice@ercollections.com Jan 11 2018 23:19:09 Enhanced Recovery Co L,  
 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 516635837 E-mail/Text: cio.bncmail@irs.gov Jan 11 2018 23:18:32 IRS, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 516841053 +E-mail/Text: bankruptcydpt@mcsmcg.com Jan 11 2018 23:19:03 MIDLAND FUNDING LLC,  
 PO BOX 2011, WARREN, MI 48090-2011  
 516635841 E-mail/Text: bankruptcydpt@mcsmcg.com Jan 11 2018 23:19:03 Midland Funding, LLC,  
 2365 Northside Dr # 300, San Diego, CA 92108-2709

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 54

Date Rcvd: Jan 11, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516707710 E-mail/Text: bnc-quantum@quantum3group.com Jan 11 2018 23:18:55  
Quantum3 Group LLC as agent for, Oliphant Financial LLC, PO Box 788,  
Kirkland, WA 98083-0788  
516635848 E-mail/Text: bkdepartment@rtresolutions.com Jan 11 2018 23:19:18 Real Time Resolutions,  
Attn: Bankruptcy, PO Box 36655, Dallas, TX 75235-1655  
516635849 E-mail/Text: jennifer.chacon@spservicing.com Jan 11 2018 23:20:07  
Select Portfolio Servicing, Inc, PO Box 65250, Salt Lake City, UT 84165-0250  
516635850 E-mail/Text: jennifer.chacon@spservicing.com Jan 11 2018 23:20:07 Select Portfolio Svcin,  
PO Box 65250, Salt Lake City, UT 84165-0250  
516677734 +E-mail/PDF: gecsed@recoverycorp.com Jan 11 2018 23:24:52 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
516635823\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One Bank USA, NA, 15000 Capital One Dr,  
Richmond, VA 23238-1119)  
516635847\* +Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
516635815 ##Ars, 1801 NW 66th Ave, Fort Lauderdale, FL 33313-4571  
TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 13, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2018 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in  
trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2005-HE2  
bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Andrew M. Lubin on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in  
trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2005-HE2, Mortgage  
Pass-Through Certificates, Series 2005-HE2 bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Brian C. Nicholas on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK  
SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A. SUCCESSOR BY MERGER TO BANK ONE, N.A.,  
AS INDENTURE TRUSTEE FOR CWABS MASTER TRUST, REVOLV bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Matthew C. Waldt on behalf of Creditor Select Portfolio Servicing, Inc. mwaldt@milsteadlaw.com  
Ronald E. Norman on behalf of Joint Debtor Stephanie A. Conti ronalddenorman@comcast.net,  
dgordon@rnormanlaw.com;rnorman@rnormanlaw.com;gl4985@notify.cincompass.com  
Ronald E. Norman on behalf of Debtor Ronald A. Conti,, Jr. ronalddenorman@comcast.net,  
dgordon@rnormanlaw.com;rnorman@rnormanlaw.com;gl4985@notify.cincompass.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9